

Information to identify the case:

Debtor 1:	Faye L. Irey			Social Security number or ITIN: xxx-xx-3368
	First Name	Middle Name	Last Name	EIN: _____
Debtor 2: (Spouse, if filing)				Social Security number or ITIN: _____
	First Name	Middle Name	Last Name	EIN: _____
United States Bankruptcy Court:	WESTERN DISTRICT OF PENNSYLVANIA			Date case filed for chapter: 13 10/20/23
Case number:	23-22230-GLT			

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Faye L. Irey	
2. All other names used in the last 8 years		
3. Address	6 Linden Avenue Monessen, PA 15062	
4. Debtor's attorney Name and address	Kenneth Steidl Steidl & Steinberg Suite 2830 Gulf Tower 707 Grant Street Pittsburgh, PA 15219	Contact phone 412-391-8000 Email: julie.steidl@steidl-steinberg.com
5. Bankruptcy trustee Name and address	Ronda J. Winnecour Suite 3250, USX Tower 600 Grant Street Pittsburgh, PA 15219	Contact phone 412-471-5566 Email: cmeaf@chapter13trustee.wpa.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	U.S. Bankruptcy Court 5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219	Hours open: Mon. - Fri. Pittsburgh Office: 9:00a.m. - 4:30p.m. Erie Office: 9:00a.m. - 4:30p.m. Contact phone 412-644-2700 Date: 11/6/23

For more information, see page 2

<p>7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.</p>		
	<p>December 4, 2023 at 01:00 PM</p>	<p>Location: remotely by the Trustee via Zoom, how to participate:goto www.ch13pitt.com, meetings@chapter13trusteewdpa.com</p>
<p>The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.</p>		
<p>8. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.</p>	<p>Deadline to file a complaint to challenge dischargeability of certain debts:</p> <p>You must file:</p> <ul style="list-style-type: none"> • a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or • a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). <p>Deadline for all creditors to file a proof of claim (except governmental units):</p> <p>Deadline for governmental units to file a proof of claim:</p>	<p>Filing deadline: 2/2/24</p> <p>Filing deadline: 12/29/23</p> <p>Filing deadline: 4/16/24</p>
<p>Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. Claims can be filed electronically through the court's website at http://www.pawb.uscourts.gov/filing-proof-claim using the Electronic Proof of Claim ("ePOC") System. Additional information regarding obtaining a proof of claim form (Official Form B410) and filing a proof of claim, including information regarding filing a claim by regular mail, can be found at the court's website at http://www.pawb.uscourts.gov/filing-proof-claim. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.</p>		
<p>9. Filing of plan, objections and hearing</p>	<p>The debtor has filed a plan, which is attached. An initial hearing on confirmation will be conciliated by the chapter 13 trustee and will be held immediately following the meeting of creditors on: 12/4/23 at 01:00 PM , Location: remotely by the Trustee via Zoom, how to participate:goto www.ch13pitt.com, meetings@chapter13trusteewdpa.com</p>	<p>Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.</p> <p>Filing deadline: 30 days after the conclusion of the meeting of creditors</p>
<p>10. Creditors with a foreign address</p>	<p>If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.</p>	
<p>11. Filing a chapter 13 bankruptcy case</p>	<p>Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.</p>	
<p>12. Exempt property</p>	<p>The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov. If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.</p>	
<p>13. Discharge of debts</p>	<p>Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.</p>	

Certificate of Notice Page 3 of 5

United States Bankruptcy Court

Western District of Pennsylvania

In re:

Faye L. Irey

Debtor

Case No. 23-22230-GLT

Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: auto

Page 1 of 3

Date Rcvd: Nov 06, 2023

Form ID: 309iPGH

Total Noticed: 30

The following symbols are used throughout this certificate:

Symbol Definition

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ++ Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 08, 2023:

Recip ID

Recipient Name and Address

- db Faye L. Irey, 6 Linden Avenue, Monessen, PA 15062-1517
- aty Brian Nicholas, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
- aty Jenna Anne Ratica, Strawberry Square, 15th Floor, Harrisburg, PA 17120-0001
- 15649072 Commonwealth of Pennsylvania, Bureau of Individual Taxes, PO Box 280432, Harrisburg, PA 17128-0432
- 15654158 EQT Production Company, 625 Liberty Avenue, Suite 1700, Pittsburgh, PA 15222-3114
- 15654159 Hidden Valley Foundation Inc., c/o Bernstein-Burkley PC, 601 Grant St 9th Floor, Pittsburgh, PA 15219-4430
- 15654160 Hidden Valley Foundation Inc., 1900 S Ridge Drive, Hidden Valley, PA 15502-2308
- 15654165 Mon Lawn Care Inc., c/o Randy C. Spaziani, 81 Grant Road, Monongahela, PA 15063-3619
- 15654166 PA Department of Revenue, Bureau of Individual Taxes, PO Box 280432, Harrisburg, PA 17128-0432
- 15654175 Ringgold School District, c/o Portinoff Law Associates, LTD., P.O. Box 3020, Norristown, PA 19404-3020
- 15654174 Ringgold School District, c/o Portnoff Law Associates, LTD., P.O. Box 3020, Norristown, PA 19404-3020
- 15654178 Ringgold School District, c/o Portnoff Law Associates, LTD., 2700 Horizon Drive, Suite 100, King of Prussia, PA 19406-2726
- 15649076 Washington County Tax Claim Bureau, 100 West Beau Street, Washington, PA 15301-4483
- 15650480 Washington County Tax Claim Office, 95 West Beau St. Ste 525, Washington, PA 15301-6837

TOTAL: 14

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID

Notice Type: Email Address

Date/Time

Recipient Name and Address

- aty Email/Text: julie.steidl@steidl-steinberg.com Nov 06 2023 23:59:00 Kenneth Steidl, Steidl & Steinberg, Suite 2830 Gulf Tower, 707 Grant Street, Pittsburgh, PA 15219
- tr + Email/Text: bnc@chapter13trusteewdpa.com Nov 06 2023 23:59:00 Ronda J. Winneccour, Suite 3250, USX Tower, 600 Grant Street, Pittsburgh, PA 15219-2702
- smg EDI: PENNDEPTREV Nov 07 2023 05:03:00 Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
- smg Email/Text: RVSVCBICNOTICE1@state.pa.us Nov 06 2023 23:59:00 Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
- ust + Email/Text: ustregion03.pi.ecf@usdoj.gov Nov 06 2023 23:59:00 Office of the United States Trustee, Liberty Center., 1001 Liberty Avenue, Suite 970, Pittsburgh, PA 15222-3721
- cr EDI: PENNDEPTREV Nov 07 2023 05:03:00 Commonwealth of Pennsylvania Department of Revenue, Dept. 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
- cr Email/Text: RVSVCBICNOTICE1@state.pa.us Nov 06 2023 23:59:00 Commonwealth of Pennsylvania Department of Revenue, Dept. 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
- 15654154 EDI: BANKAMER.COM

District/off: 0315-2

User: auto

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Date Rcvd: Nov 06, 2023

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Total Noticed: 30

15649073	EDI: IRS.COM	Nov 07 2023 05:03:00	Bank of America, N.A., PO Box 673033, Dallas, TX 75267-3033
15649070	EDI: JPMORGANCHASE	Nov 07 2023 05:03:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
15654163	+ Email/Text: bankruptcydpt@mcmc.com	Nov 07 2023 05:03:00	Chase Bank, P.O. Box 15298, Wilmington, DE 19850-5298
15649075	Email/Text: amps@manleydeas.com	Nov 06 2023 23:59:00	Midland Credit Management Inc., PO box 2037, Warren, MI 48090-2037
15654172	EDI: PRA.COM	Nov 06 2023 23:59:00	PNC Bank, c/o Manley Deas & Kochalski LLC, Po Box 165028, Columbus, OH 43216-5028
15654170	Email/Text: csc.bankruptcy@amwater.com	Nov 06 2023 23:59:00	Portfolio Recovery Associates, 120 Corporate Boulevard, Suite 100, Norfolk, VA 23502-4962
15649074	Email/Text: csc.bankruptcy@amwater.com	Nov 06 2023 23:59:00	Pennsylvania American Water, P.O. Box 578, Alton, IL 62002-0578
15649904	EDI: PENNDEPTREV	Nov 06 2023 23:59:00	Pennsylvania American Water, P.O. Box 371412, Pittsburgh, PA 15250-7412
15649904	Email/Text: RVSVCBICNOTICE1@state.pa.us	Nov 07 2023 05:03:00	Pennsylvania Department of Revenue, Bankruptcy Division, PO Box 280946, Harrisburg PA 17128-0946
15654179	+ EDI: AIS.COM	Nov 06 2023 23:59:00	Verizon by American Infosource LP as Age, 4515 N. Santa Fe Avenue, Oklahoma City, OK 73118-7901
15649080	Email/Text: bankruptcy@firstenergycorp.com	Nov 07 2023 05:03:00	West Penn Power, 1310 Fairmont Avenue, Fairmont, WV 26554-3526

TOTAL: 19

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		PNC BANK, NATIONAL ASSOCIATION
smg	*	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
15654155	*	Bank of America, N.A., PO Box 673033, Dallas, TX 75267-3033
15654161	*	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
15654162	*	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
15649071	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase Bank, P.O. Box 15298, Wilmington, DE 19850-5298
15654156	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase Bank, P.O. Box 15298, Wilmington, DE 19850-5298
15654157	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase Bank, P.O. Box 15298, Wilmington, DE 19850-5298
15654164	*+	Midland Credit Management Inc., PO box 2037, Warren, MI 48090-2037
15654167	*	PA Department of Revenue, Bureau of Individual Taxes, PO Box 280432, Harrisburg, PA 17128-0432
15654168	*	PA Department of Revenue, Bureau of Individual Taxes, PO Box 280432, Harrisburg, PA 17128-0432
15654171	*	PNC Bank, c/o Manley Deas & Kochalski LLC, Po Box 165028, Columbus, OH 43216-5028
15654173	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery Associates, 120 Corporate Boulevard, Suite 100, Norfolk, VA 23502-4962
15654169	*	Pennsylvania American Water, P.O. Box 371412, Pittsburgh, PA 15250-7412
15654176	*+	Ringgold School District, c/o Portinoff Law Associates, LTD., P.O. Box 3020, Norristown, PA 19404-3020
15654177	*+	Ringgold School District, c/o Portinoff Law Associates, LTD., P.O. Box 3020, Norristown, PA 19404-3020
15649077	*+	Washington County Tax Claim Bureau, 100 West Beau Street, Washington, PA 15301-4483
15649078	*+	Washington County Tax Claim Bureau, 100 West Beau Street, Washington, PA 15301-4483
15649079	*+	Washington County Tax Claim Bureau, 100 West Beau Street, Washington, PA 15301-4483
15649080	*+	Washington County Tax Claim Bureau, 100 West Beau Street, Washington, PA 15301-4483

District/off: 0315-2

User: auto

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Date Recd: Nov 06, 2023

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15654181	*+	Washington County Tax Claim Bureau, 100 West Beau Street, Washington, PA 15301-4483
15654182	*+	Washington County Tax Claim Bureau, 100 West Beau Street, Washington, PA 15301-4483
15654183	*+	Washington County Tax Claim Bureau, 100 West Beau Street, Washington, PA 15301-4483
15654184	*+	Washington County Tax Claim Bureau, 100 West Beau Street, Washington, PA 15301-4483
15654185	*	West Penn Power, 1310 Fairmont Avenue, Fairmont, WV 26554-3526

TOTAL: 1 Undeliverable, 24 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 08, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 6, 2023 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bnicholas@kmllawgroup.com
Jenna Anne Ratica	on behalf of Creditor Commonwealth of Pennsylvania Department of Revenue Bureau of Compliance jratica@attorneygeneral.gov
Kenneth Steidl	on behalf of Debtor Faye L. Irey julie.steidl@steidl-steinberg.com ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;rlager@steidl-steinberg.com;awerkmeister@steidl-steinberg.com;amattish@steidl-steinberg.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmeclf@chapter13trusteewdpa.com

TOTAL: 5